



West Dunbartonshire Citizens Advice Bureau



ANNUAL REPORT 2023/24

CHAIRPERSON'S REPORT

Welcome to this year's Annual Report which covers the period April 2023 to March 2024. Just looking at the statistical data presented in this report reinforces my belief that the CAB service is absolutely essential to the well-being of the whole community. We remain committed to being a trusted and valued organisation working tirelessly to provide quality information, advice and support for the people of West Dunbartonshire. The cost-of-living crisis hit many people in a hard way and the role our staff and volunteers play in offering knowledgeable and impartial help is invaluable.

These efforts, against a backdrop of the continued threat to funding for the public and voluntary sectors, including WDCAB, come at a time when we continue to see a very high level of demand for our services which we anticipate will increase in the next few years. Managed Migration to Universal Credit is now well underway; energy prices will increase this autumn; we anticipate an increase in the number of people claiming Pension Credit as a means to accessing Winter Heating Payment; and there is every prospect that we will see benefit cuts and tax rises in the near future.

In response to proposals by WDC Officers in February 2024 to reduce WDCAB funding by 100%, Trustees met with senior staff to discuss how we would continue to evolve as an organisation and develop services in the face of this threat and other funding uncertainties. I believe we came out of this process with a clear vision for the future of the CAB and a consensus on how we would move forward. Along with my fellow Trustees, I am committed to a vigilant, proactive approach as to how we address the many challenges we will face as work to ensure the sustainability of CAB services.

My fellow Trustees were clear that our reliance on financial support from West Dunbartonshire Council, still our major funder, could place us at risk. Our difficulty is that other potential funders will seek the reassurance of knowing that the local Council supports the local CAB. However, we also recognise the challenges WDC faces and as a result we sought to diversify our funding base. I am pleased to announce that we have secured project funding from the National Lottery, the Robertson Trust and Scottish Gas Network. But these are project funds – we will always rely on WDC to provide funds to deliver the core CAB service.

Throughout these difficult periods the Trustees maintained their focus on good governance and supporting the management of the CAB to ensure future growth and development. Despite the uncertainty we remain committed to supporting our people to continue to provide vital assistance to everyone who needs it.

Finally, on behalf of my fellow Trustees, I wish to thank all our funders, particularly West Dunbartonshire Council, for their continued belief and support of the local CAB. I also want to thank our team of wonderfully dedicated volunteers and our equally dedicated staff for all their hard work throughout this period.

Chone MacDonald.



CHIEF OFFICER'S REPORT

Here at West Dunbartonshire Citizens Advice Bureau we are becoming increasingly resigned to every winter being a re-run of an annual funding crisis – Groundhog Day without the laughs (and certainly not cinematic). But where our experience does mirror themes in that movie is the positive spirit and resilience shown by our volunteers, staff and Trustees. Those difficult days around the turn of the year are not spent gazing internally but looking outwards to see how we can help others and continuing with our efforts to help people in the community. We remain in the present.

The funding uncertainty means that, whilst West Dunbartonshire Council remains our biggest funder, we will need to look elsewhere for funding in the years to come. This year we have been successful in securing additional funding to deliver a number of projects across West Dunbartonshire:

ADVICE FOR ALL

This is focused on providing financial advice and assistance to Housing Association tenants and also looking at how we can help those tenants avoid finding themselves in financial hardship again in the future.

ADVICE IN THE COMMUNITY

This project continues to thrive. During lockdown it became apparent that 90% of our clients were making contact with us via our Freephone service and our website. We were able to respond via telephone and email and discovered that we could deliver a more effective service, which was also more convenient for many of our clients. However, we were also aware that a significant number of people, for a variety of reasons such as the complexity of the case, or being digitally excluded, would still need face-to-face advice and so we set about organising advice services in community settings. Initially this was a pilot project, but it will now run for at least three years.

SAFE AND WARM

This will allow us to continue to support clients experiencing fuel poverty, or having trouble with their energy suppliers, disputing bills, etc. As part of this project we will also promote the Priority Services Register, Warm Home Discount schemes and other means of support for energy consumers facing financial hardship.

We are currently working with West Dunbartonshire Council on the delivery of the Scottish Government's Cash First programme. This programme seeks to help people experiencing financial hardship and/or food insecurity where they have reported a trigger event. WDC will take referrals from those organisations involved in distributing food parcels. Where the application is successful then the client will be referred to WDCAB for advice on benefit entitlement.

Citizens Advice Scotland was successful in securing funding for a further year in relation to the MoneyTalkPlus project. Our role here is to provide advice and assistance for those facing financial hardship, with a specific requirement that we target priority groups as outlined in the Child Poverty Action Plan. The priority groups are:

- Single Parent Families
- Families with an adult or a child with a health condition
- Larger families (3+ children)
- Minority ethnic families
- Families with a child under one year old
- Families where the mother is under 25 years of age

It should be noted that although these are the priority groups, we will continue to work with all those people experiencing financial hardship. We will also use this funding to develop services within local communities.

4915

clients helped in
2023/24.

10709

enquiries in
2023/24.

34450

issues dealt with in
2023/24.

£740,249 - client financial gains

£143,201 - debt write offs

POWER OF ATTORNEY

This project has been funded by the Health and Social Care Partnership and has been extended for a further period. This project works alongside referral partners such as Carers of West Dunbartonshire, Alzheimers Scotland, HSCP teams and local GPs. The aim is to ensure that people who may be at risk of losing the capacity to make decisions on their own behalf are able to put in place arrangements for their chosen attorneys to deal with their finances and welfare matters in the future.

In recent years we have run campaigns in the autumn and winter months. These campaigns revolve around the uptake of benefits, energy costs, food costs, and debt. We ran such a campaign in 2023/24, and we will do the same this year (2024/25) focusing on Pension Credit, Attendance Allowance, energy costs along with pre-Christmas tips and post-Christmas debt advice. Managed Migration remains a concern, and our campaigns have aimed at raising awareness of the pitfalls of failing to follow DWP guidance.

In conclusion, the goals for 2024/25 are relatively straightforward in intent, even if the practicalities may prove more challenging. We will seek to diversify our funding base in cognisance of the difficulties our existing funders may face. We will continue to develop the projects outlined above with a particular focus on the priority target groups. We will aim to improve accessibility for those who wish to use our services. We will add to our existing pool of volunteers and trainees and will strive to ensure that they continue to enjoy a stimulating and worthwhile experience.

My thanks again to the staff, volunteers, Trustees, and partners who bring to their work an absolute commitment to helping others and who make my role as Chief Officer so much easier.

WHAT OUR CLIENTS SAY

National survey

In 2023 Citizens Advice Scotland commissioned Progressive Partnerships to undertake some brand research work.

- The research found significant levels of engagement with the CAB service. Nearly half of the general population (48%) had sought advice from the CAB service either online, in-person or over the telephone.
- Over half (60%) of the general population claimed to be informed about CAB, with 12% claimed to be fully informed. This level of awareness is consistent with people from the most deprived SIMD quintile, with 59% claiming to be informed and 16% fully informed.
- Much of the findings provide assurance on what we already know: the Citizens Advice network is viewed as independent, professional, and trusted;
- This opinion was reflected in a MORI poll[1] of CAB clients across Scotland which found that:

- **98% said they felt able to trust the confidential service and were satisfied with the way that they had been treated by the CAB staff overall;**
- **97% praised the service for helping people to get fair treatment and agreed it offered advice and support across a range of issues;**
- **95% agreed that CAB staff are professional, competent and efficient;**
- **92% agreed that the CAB service information and advice is up-to-date and comprehensive;**
- **86% agreed that the Scottish CAB service was a leading advice agency in Scotland.**

Local survey

In West Dunbartonshire we also monitor our own clients' satisfaction with our service because the feedback we receive is vital to the development of the service and an important element of the planning process. In Autumn 2023 we conducted a client survey online:

- **75% said that the advice and assistance provided by the Bureau had given them peace of mind;**
- **55% said they felt empowered to deal with their issues following the advice and assistance from the CAB;**
- **100% reported that the adviser had fully explained the advice given.**
- **All clients who responded said that they would use the CAB again.**
- **It is worth noting that the average time spent with the adviser, as reported by the clients, was 49 minutes.**



Joe Mc Cormack



SENIOR OPERATIONS MANAGER REPORT

Despite having handled record amounts of enquiries in the years before, WDCAB began 2023/34 having to adjust following a significant 25% reduction to our core funding. This meant it was inevitable that our capacity to continue assisting unparalleled client numbers would be diminished.

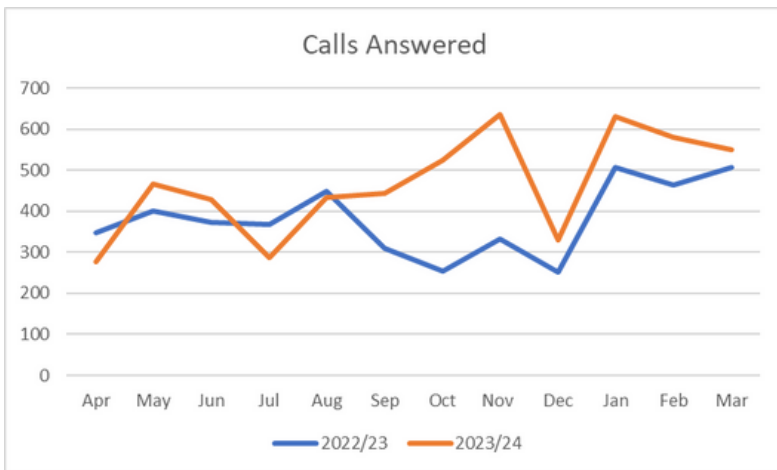
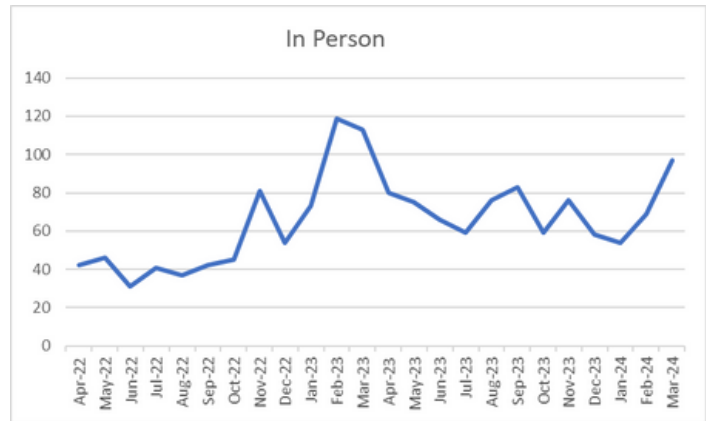
We have always been mindful of the potential for unmet need for our services, so the enduring adaptability of our staff and volunteers to seek solutions to lessen the impact of reduced resources and ways to maximise accessibility for our clients continues to impress.

In May 2023, we took the step of reducing our live, freephone telephone service availability to four days a week (Monday to Thursday, 8:30am to 4:30pm). The reason behind this was to make sure we gave this key route of access to our services the maximum possible coverage whilst also being able to continue growing our much-requested Advice in the Community in-person appointments service.

Whilst controversial, the results of this change has led to an overall increase in accessibility for our clients, with a 22.42% rise in the actual number of calls answered compared to 2022/23.

So far in this year, 2024/25, we've continued to see this sustained increase in the number of calls answered compared to the same months in previous years, highlighting how effective this mitigation action has been in ensuring accessibility.

Our Advice in the Community work, as well as in-person services at our Dumbarton office, also benefited from this service delivery adjustment, with a 17.68% increase in the number of enquiries being carried out face-to-face compared to the previous year (which itself was up over 200% on the period prior).



22% **18%**

Care M King

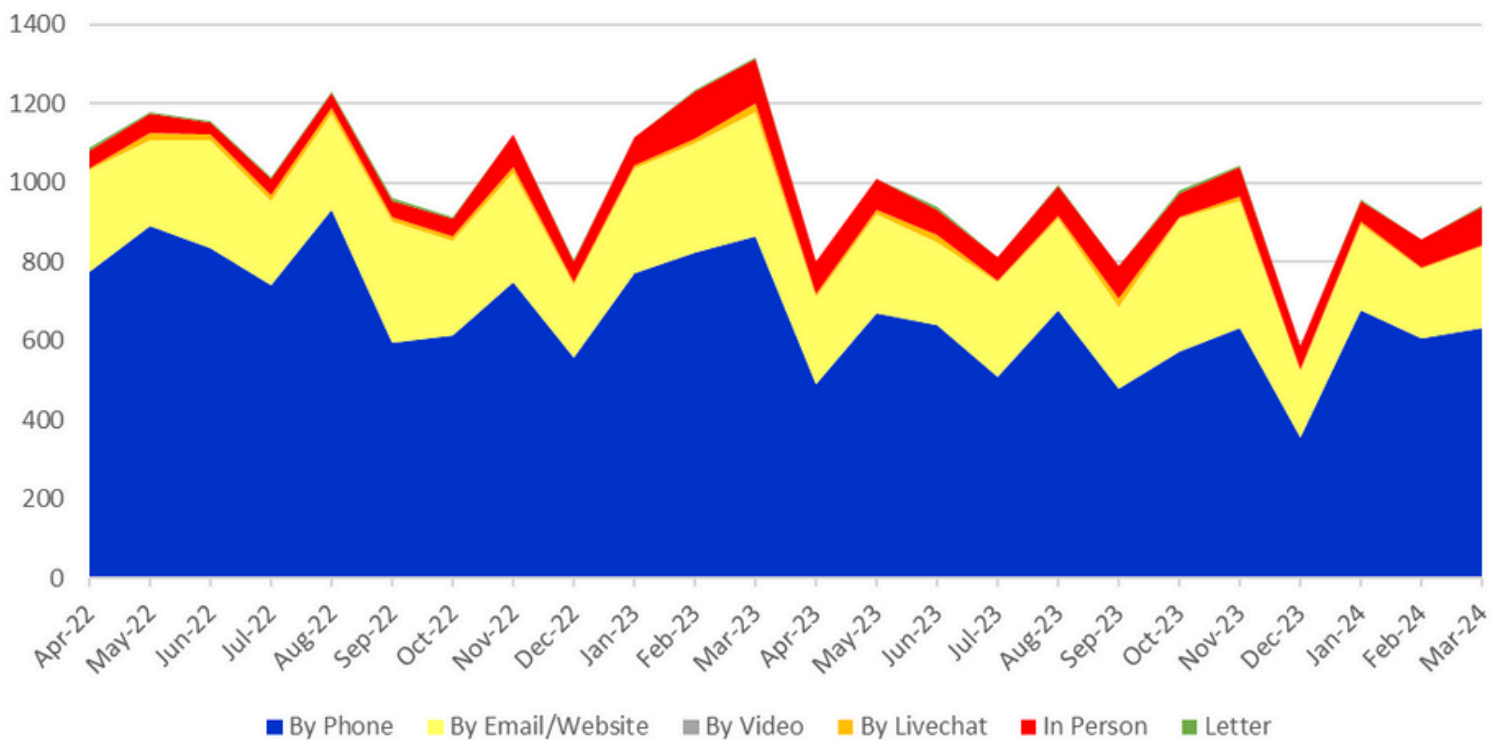


STATISTICS

"A 25% reduction to our core funding meant it was inevitable that our capacity to continue assisting unparalleled client numbers would be diminished."

Gareth King - Senior Operations Manager

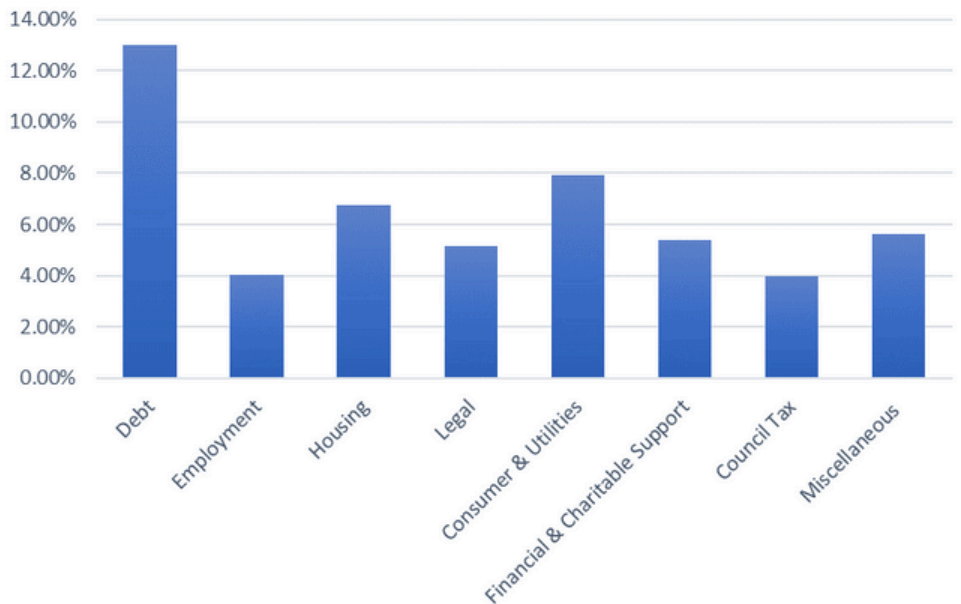
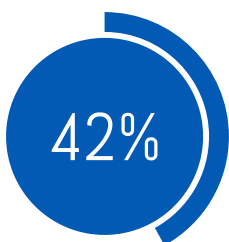
Contact Method



other issues dealt with

Benefit issues always leads the way with regards to the number of issues dealt with and this year was no different.

Benefit issues alone:



A DAY IN THE 'WORKROOM'...

BY PAMELA MILLER - SERVICE MANAGER

The workroom of West Dunbartonshire Citizens Advice Bureau is our epicentre. It is our inner most depths as the organisation who provides vast and varied advice and assistance to thousands of local people each year. We have a dedicated team of unrelenting Volunteer Advisors and staff. Each and every individual internally striving to meet the demand and deliver the quality service that our reputable standard relies on; with the workroom being the point of convergence. Visitors to the bureau will gain some insight into our innermost centre of activity, and from that momentary fleeting glimpse, they would likely recall the image of a bustling office environment, with advisors on phones or speaking amongst themselves about anything from appointment availability to the complexities of our welfare benefits system. The spirit of the bureau lies within the workroom.

Each day, staff arrive and set up their workstations for the day ahead. Some may have appointments arranged, whether this be telephone or in-person, meaning that preparation tasks are standard. Some may have meetings with external agencies, or internal meetings that are a key operation in the delivery and future direction of the service. Caseworkers assigned to coaching roles will be prepared for their Trainee Advisor. Volunteer Advisors will arrive and begin setting up for their day: Each will attest to the variety each one experiences, and the fact that no one day in bureau is the same as the last. Our phonedlines ring more than not, with each enquiry being as individualist as the client who has chosen to contact us for help. The workroom is notably the most active than since prior to March 2020, with our consistent and ambitious volunteer recruitment striving to replenish our previously diminished volunteer pool. The exception to this general narrative is a Friday, where the phonedlines are closed to allow Caseworkers to fulfil scheduled face to face appointments – in office and at four outreach locations (and growing), as part of our Advice in the Community Project.

Amongst the bustling environment, there is a less recognised side from those not on the inside. Advisors decompressing after a challenging or emotive enquiry. The extensive recording and referencing that a bureau must satisfy after each enquiry, as well as identification of social policy matters. Advisors approaching for guidance and direction where the answer or information is unclear. Advisors supporting other advisors, where learned experience is worth its weight in gold. Trainee Advisors behind closed interview-room doors, shadowing and being supported to lead client interviews whilst their confidence slowly builds. New faces can be seen visiting the bureau for volunteer interviews during our quarterly intakes, and later on, these faces can become more familiar as they attend our Advisor Training Programme before graduating to the workroom. Local Councillors and MSP's who have a keen interest in our inner workings have been welcomed, and continue to be welcomed, in to our "behind the scenes" production.

In the workroom, there is a coveted team cohesive that feeds the CAB, and grants the necessary strength to our crucial standing in this community; allowing us to continue to support those who need us. This is the benevolent beating heart of our small advice charity. As the CAB evolves and adapts to the ever-changing demands and expectations placed on it by the tribulations of modern society, so too will the workroom continue to be a manifestation of our purpose.



Financial Statement

Detailed Statement of Financial Activities for the Year Ended 31st March 2024

INCOME AND ENDOWMENTS

Donations and Legacies

Grants	£530,444
Other income	£3,250
TOTAL INCOMING RESOURCES	£533,694

EXPENDITURE

Charitable activities

Wages	£265,909
Social security	£19,601
Pensions	£1,2,979
Energy vouchers	£18,782
Charges	£1,197
	£318,468

SUPPORT COSTS

Management

Wages	£88,636
Social security	£6,534
Pensions	£4,326
Rent	£19,521
Rates and water	£779
Insurance	£4,129
Light and heat	£2,822
Venue hire	£7,651
Post, stationery, telephone	£8,480
Advertising	£1,877
Sundries	£1,947
Training and conferences	£2,382
Premises expenses	£995
Travel	£1,112
Repairs and renewals	£3,041
Equipment	£2,666
Subscriptions	£2,976
Professional fees	£3,162
Bank charges	£122
Computer expenses	£418
Improvements to property	£223
Fixtures and fittings	£1
Computer equipment	£1,869
	£165,669

Governance costs

Auditors' remuneration	£5,616
Auditors' remuneration for non audit work	£1,504
TOTAL	£7,120



Gillespie & Anderson
Chartered Accountants & Registered Auditors

This communication is from West Dunbartonshire Citizens Advice Bureau which is a Scottish Charitable Incorporated Organisation with charity number SC002558.

West Dunbartonshire Citizens Advice Bureau is authorised and regulated by the Financial Conduct Authority - FRN: 617484

TOTAL RESOURCES EXPENDED £491,257

WITH THANKS TO THE ENTIRE WDCAB TEAM!

OUR TRUSTEES

Allan Rennie
Brenda Pasquire
Catherine Shaw
Dylan Mitchell
Irene MacDonald
MP Douglas McAllister
Paul Traynor
Paul Walsh

OUR ADVISERS

Aimee McLaughlin	Gordon Milloy
Ann Kelly	Gordon Smith
Annie Tausney	Irene Lochhead
Audrey Gardner	Joshua Miller
Bernie Jardine	Lawrie Murray
Catherine Shaw	Nitasha Gautam
Cathy Waddell	Robyn Lock
Debbie Brownlee	Sandra Scott
Elsbeth Chisholm	

OUR STAFF

Alex Jeffery
Donna Bell
Gareth King
Jack Huey
Jamie Walker
Joe McCormack
Leon Slocombe
Linsey Close
Liz Thomson
Lyndsey Wren
Mary Bennie
Natalie Roger
Norma Wilson
Pamela Miller
Phil Cole
Shona Elder
Trisha Nixon



WITH THANKS TO OUR FUNDERS & PARTNERS

With many thanks to our funders. Our CAB service would not be possible without your support.

OUR FUNDERS



OUR PARTNERS

